

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mary F. Williams
Debtor

Case No. 20-02596-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Oct 23, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2023:

Recip ID	Recipient Name and Address
db	+ Mary F. Williams, 683 Keckler Rd., Harrisburg, PA 17111-3164
5368373	+ CAROL WILLIAMS, C/O CALDWELL & KEARNS, P.C., 3631 NORTH FRONT STREET, HARRISBURG, PA 17110-1533
5355685	+ Carol L Williams, 1128 Blackheath Dr., Harrisburg, PA 17109-1205
5355690	+ Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
5355691	+ Elizabeth H. Feather, Esq., Caldwell & Kearns, P.C., 3631 N. Front St., Harrisburg, PA 17110-1500
5355692	+ Lehigh An Assoc, Po Box 90301, Allentown, PA 18109-0301
5355694	+ OIP, 3399 Trindle Road, Camp Hill, PA 17011-2286
5355703	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5355684	+ EDI: CAPITALONE.COM	Oct 23 2023 22:41:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5365396	EDI: CAPITALONE.COM	Oct 23 2023 22:41:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5355686	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 23 2023 18:39:00	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730
5365117	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 23 2023 18:39:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
5370906	EDI: CITICORP.COM	Oct 23 2023 22:41:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5355688	+ EDI: CITICORP.COM	Oct 23 2023 22:41:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5355689	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 23 2023 18:49:41	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5355698	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Oct 23 2023 18:39:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5355699	EDI: IRS.COM	Oct 23 2023 22:41:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5355687	EDI: JPMORGANCHASE	Oct 23 2023 22:41:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5359290	+ Email/Text: RASEBN@raslg.com	Oct 23 2023 18:39:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5371384	Email/PDF: resurgentbknotifications@resurgent.com	Oct 23 2023 18:49:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5365303	Email/PDF: MerrickBKNotifications@Resurgent.com		

5355693	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 23 2023 18:49:20	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5357498	EDI: AGFINANCE.COM	Oct 23 2023 18:49:20	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5355695	+ EDI: AGFINANCE.COM	Oct 23 2023 22:41:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5355702	EDI: PENNDEPTREV	Oct 23 2023 22:41:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5355702	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 23 2023 18:39:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5355696	Email/Text: blegal@phfa.org	Oct 23 2023 18:39:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
5355700	Email/Text: fesbank@attorneygeneral.gov	Oct 23 2023 18:39:00	Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120
5368003	Email/Text: bkdepartment@rtresolutions.com	Oct 23 2023 18:39:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, Texas 75247-4029
5355701	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Oct 23 2023 18:39:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5370262	EDI: AIS.COM	Oct 23 2023 22:41:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5355697	+ EDI: WFFC2	Oct 23 2023 22:41:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
5357497	EDI: WFFC2	Oct 23 2023 22:41:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWeef@pamd13trustee.com
James Warmbrodt	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2007-BC3 bkgroup@kmllawgroup.com
John Matthew Hyams	on behalf of Debtor 1 Mary F. Williams jmh@johnhyamslaw.com acb@johnhyamslaw.com;ccv@johnhyamslaw.com;dlh@johnhyamslaw.com
Keri P Ebeck	on behalf of Creditor Real Time Resolutions Inc., as Agent for CVI Loan Trust I kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;politicsci2@gmail.com;kebeck@ecf.courtdrive.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Mary F. Williams**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:20-bk-02596-HWV

Social Security number or ITIN xxx-xx-0868
EIN _____

Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary F. Williams

By the
court:

10/23/23



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.